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Keeping America Healthy

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Seniors & Medicare and Medicaid Enrollees

Medicaid provides health coverage to 7.2 million low-income seniors who are also enrolled in Medicare. Medicaid also provides coverage to 4.8 million people with disabilities who are enrolled in Medicare. In total, 12 million people are "dually eligible" and enrolled in both Medicaid and

Medicare, composing more than 15% of all Medicaid enrollees. Individuals who are enrolled in both Medicaid and Medicare, by federal statute, can be covered for both optional and mandatory categories.

Related Resources

[Medicare Savings Programs \(MSP\)](#)

[Model Application for Medicare](#)

[Premium Assistance](#) 

What Medicaid Covers for Medicare Enrollees

Medicare has four basic forms of coverage:

- **Part A:** Pays for hospitalization costs
- **Part B:** Pays for physician services, lab and x-ray services, durable medical equipment, and outpatient and other services
- **Part C:** Medicare Advantage Plan (like an HMO or PPO) offered by private companies approved by Medicare
- **Part D:** Assists with the cost of prescription drugs

Medicare enrollees who have limited income and resources may get help paying for their premiums and out-of-pocket medical expenses from Medicaid (e.g. MSPs, QMBs, SLBs, and QIs). Medicaid also covers additional services beyond those provided under Medicare, including nursing facility care beyond the 100-day limit or skilled nursing facility care that Medicare covers, prescription drugs, eyeglasses, and hearing aids. Services covered by both programs are first paid by Medicare with Medicaid filling in the difference up to the state's payment limit.

2020 Dual Eligible Standards (Based on Percentage of Federal Poverty Level)

Qualified Medicare Beneficiary (QMB):

Monthly Income Limits: (100% FPL + \$20)*

All States and DC

(Except Alaska & Hawaii)

\$1,084

\$1,457

Alaska

\$1,350

\$1,816

Hawaii

\$1,244

\$1,673

Asset Limits

\$7,860

\$11,800

*\$20 = Amount of the Monthly SSI Income Disregard

Specified Low-Income Medicare Beneficiary (SLMB):

Monthly Income Limits: (120% FPL + \$20)*

All States and DC

(Except Alaska & Hawaii)

\$1,296

\$1,744

Alaska

\$1,615

\$2,175

Hawaii

\$1,488

\$2,003

Asset Limits

\$7,860

\$11,800

*\$20 = Amount of the Monthly SSI Income Disregard

Qualifying Individual (QI):

Monthly Income Limits: (135% FPL + \$20)*

All States and DC

(Except Alaska & Hawaii)

\$1,456
\$1,960
Alaska
\$1,815
\$2,445
Hawaii
\$1,672
\$2,251
Asset Limits
\$7,860
\$11,800

*\$20 = Amount of the Monthly SSI Income Disregard

Qualified Disabled Working Individual (QDWI):

Monthly Income Limits: (200% FPL + \$20)*

(Figures include additional earned income disregards)

All States and DC
(Except Alaska & Hawaii)
\$4,339
\$5,833
Alaska
\$5,403
\$7,269
Hawaii

\$4,979
\$6,695
Asset Limits
\$4,000
\$6,000

*\$20 = Amount of the Monthly SSI Income Disregard

